TRS-CARE HEALTH EDUCATION STATE FAIR

TRS is committed to accessibility. If you have trouble accessing this content, contact TRS at WebAccessibility@trs.texas.gov to request an alternative format.

TRS CARE

TEACHER RETIREMENT SYSTEM OF TEXAS

TRS-CARE HEALTH EDUCATION STATE FAIR

TRS to You: Agency Welcome & Update
8:30 – 8:45 a.m.

Agenda

- Introduction
- Your TRS
- Good to Know
- What's New
- We Want to Hear from You!

Introduction

TRS Mission: Improving the retirement security of our members by prudently investing and managing the trust assets and delivering benefits that make a positive difference in their lives.

The TRS Board of Trustees are fiduciaries. To comply with fiduciary standards, money held in trust must be used exclusively for the benefit of TRS members.

Your TRS – Funds at a Glance

TRS manages three separate trust funds to provide pension and health care benefits.

1

The TRS Pension Trust Fund provides current and future retirement benefits for over two million active and retired members.

2

TRS-Care provides retiree health care benefits to ~217,000 participants.

3

TRS-ActiveCare provides active employee health care benefits to ~411,000 participants.

Your TRS Defined Benefit Plan

- TRS offers a defined benefit plan, meaning your annuity is a lifetime benefit.
- Your annuity is based on a formula in state law and not upon how much is in your account.
- Your annuity is not at risk of being reduced due to market volatility.
- The actuarial soundness of the fund does not impact current benefits.

TRS Defined Benefit Formula

Years of Service × 2.3% × Highest Average Salary* ÷ 12 = Monthly Standard Annuity

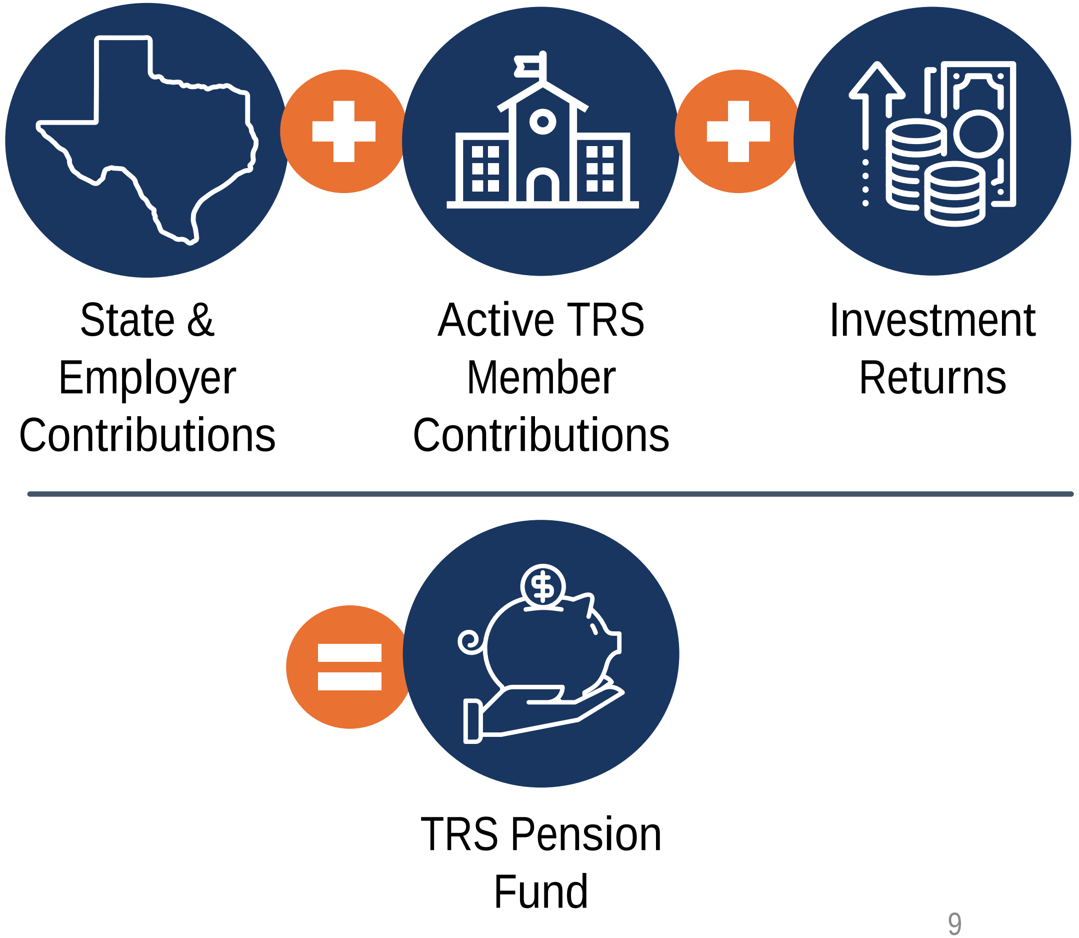
*Calculated as highest of three- or five-year average, depending on your tier

Your TRS – The Pension Trust Fund

An external actuary annually assesses the health of the fund, and this information is shared publicly with our members, state leaders and other interested parties to help ensure the long-term stability of the fund.

TRS Pension Fund Valuation	Aug. 31, 2025
Trust Fund Value	$226.3 Billion
Unfunded Actuarial Accrued Liability (UAAL)	$64.9 Billion
Funding Period	35 Years
Investment Return	9.77%

Source: TRS actuary, GRS' 2025 Actuarial Valuation (AV) Report and TRS 2025 ACFR.
Note: GRS uses an estimated yield on market value investment return. Actuarial valuations are prepared annually, as of Aug. 31 of each year. During legislative years, a Feb. 28 valuation update is provided.



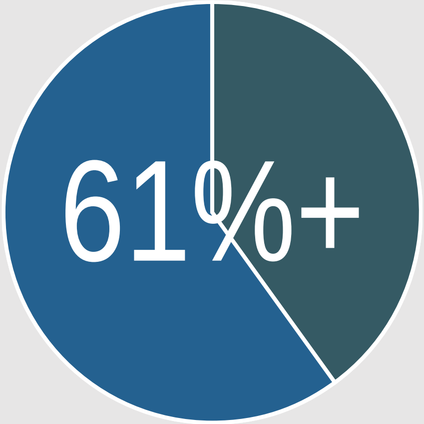
Your TRS – Investment Management

The Investment Management Division (IMD) at TRS has investment professionals dedicated to **keeping Texas' promise** to education retirees.

TRS is the 6th largest public pension fund* in the United States.

Expected to earn an average long-term return of 7% per year — the actuarial investment return assumption set by the board.

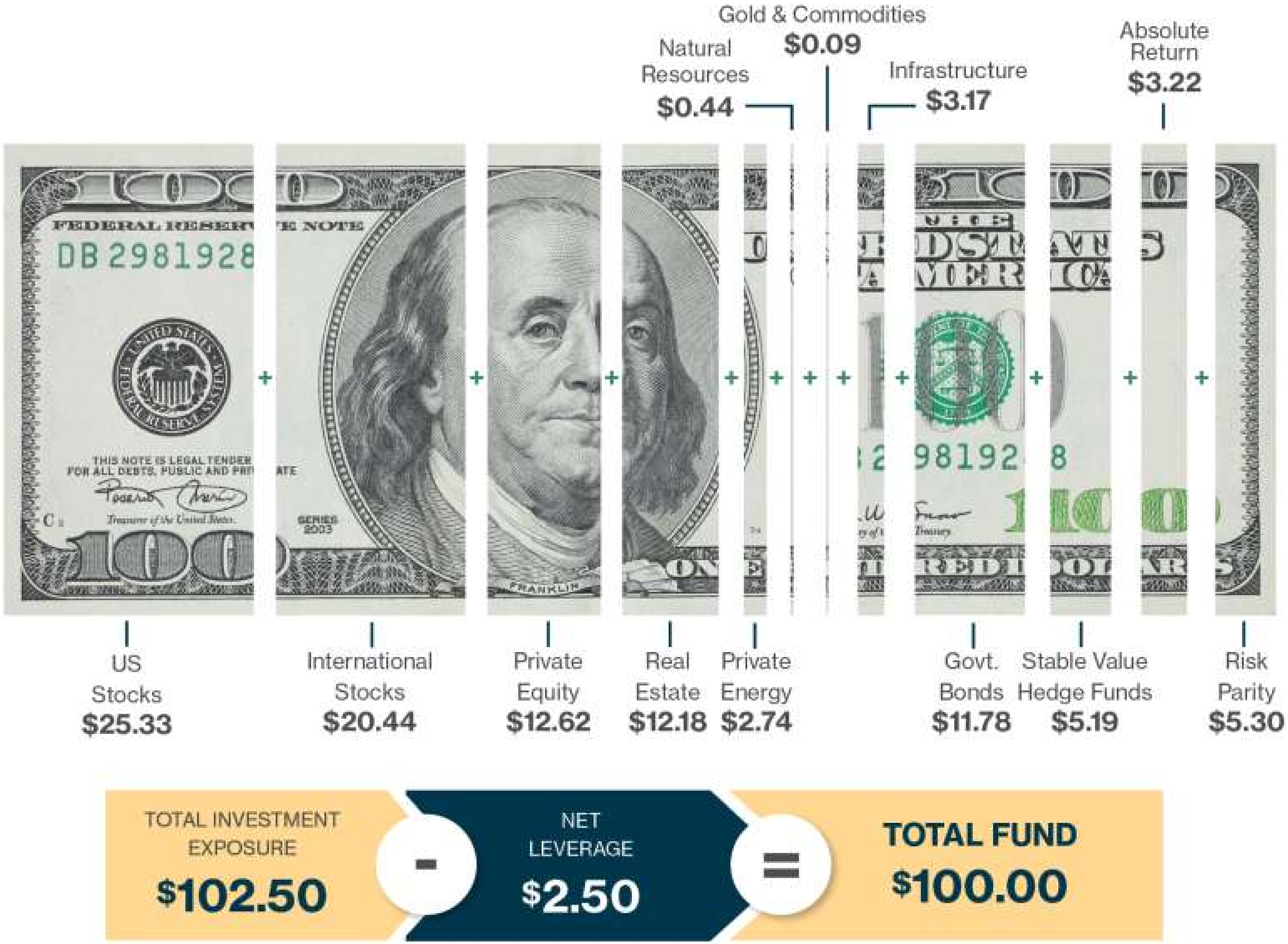
This equates to $16.5 billion annually, or $65.8 million every business day of the year.



More than 61% of your pension revenue is generated from investment returns

**Pensions & Investments*, 2025

Your TRS – How the Fund is Invested



As of June 30, 2026

Good to Know – Information at Your Fingertips

- Homepage: *Quick access to common tasks, improved search, and dates for annuity disbursements and other key events for reference*
- Centralized Events: *Centralized, shareable, and simple to add to personal calendars*
- Forms: *Search and filtering capabilities to make it easier to find and submit*
- Step-by-Step Guides: *Detailed instructions to help you complete tasks quickly and accurately*
- Publications and Video Showcase: *Member education resources more searchable in a robust and engaging library*

Visit the TRS website at www.trs.texas.gov

Good to Know – MyTRS: Your Member Account Portal

Sign Up for MyTRS!

mytrs.texas.gov

- Update Personal Information
- View 1099-R Income Tax Forms
- Verify Direct Deposit Information
- Change Tax Withholding
- Send Secure Messages

But wait,
there's more…

Good to Know – MyTRS Member Portal Enhancements

More tools. More control. Right at your fingertips.

View annuity payment details (up to 24 months)

Manage TRS-Care coverage, if eligible:

- Enroll in TRS-Care
- Add or remove dependents
- Submit Medicare Beneficiary Identifier
- Terminate coverage for you or a dependent
- Send secure messages to TRS Health counselors

Participate in TRS board elections (when eligible)

- Log in and use the link on your account summary page – no extra verification required.

We're always working to enhance MyTRS – stay tuned for what's next: mytrs.texas.gov

Good to Know – Visiting TRS

Your Member Center in Austin:
4655 Mueller Blvd.,
Austin, Texas 78723

- All member activity in one place
- Comfortable lobby
- Free, covered parking
- Meeting rooms with audio/visual technology
- Dedicated presentation rooms
- Complimentary water and coffee
- A “Grab ‘N Go” vending cafe

Regional Office in El Paso

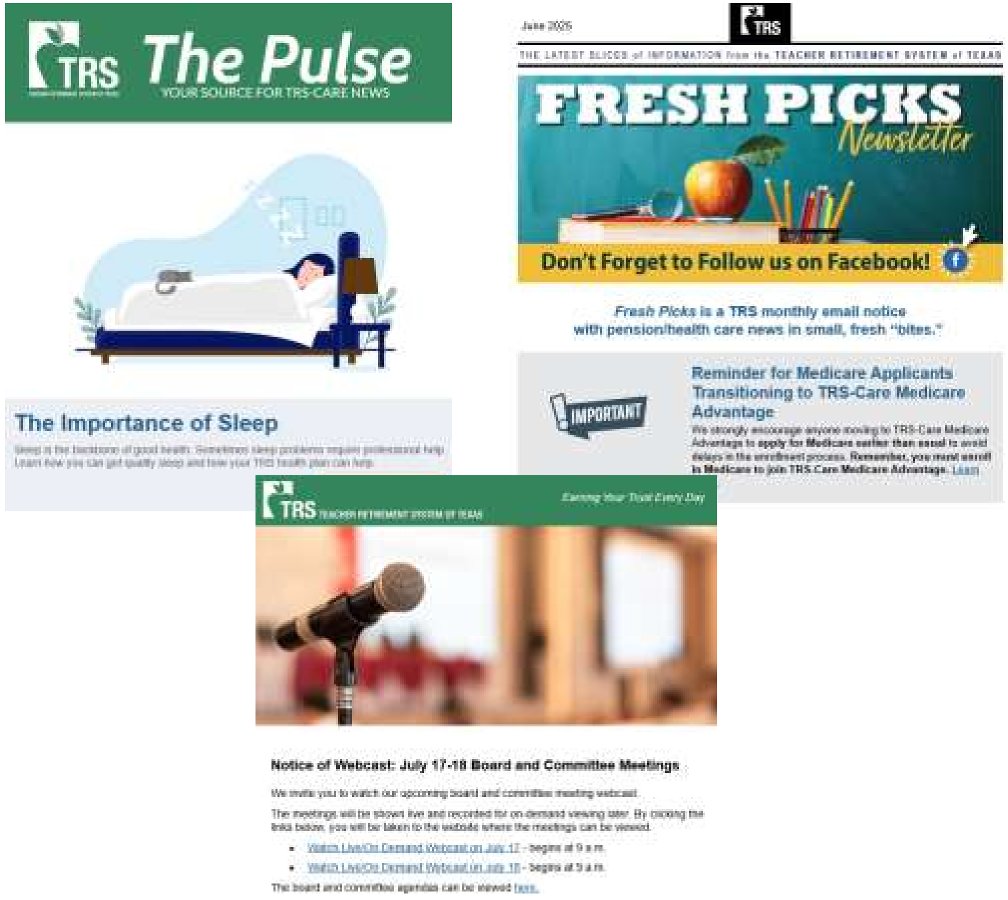
Currently located within ESC 19 at
6611 Boeing Dr.,
El Paso, Texas 79925.

Good to Know – Subscribe!

Sign up for TRS email alerts and e-newsletters tailored to your interests

- Be the first to know when new resources are available.
- Sign up for alerts for upcoming board of trustee meetings (and follow us on social media for live updates).
- Get important health info straight to your inbox with **“The Pulse.”**
- Get monthly news with **“Fresh Picks.”**

https://www.trs.texas.gov/learning-resources/publications/subscribe-trs-newsletters



What's New – Planning Resources for Every Stage of Life

Plan With Purpose. Live With Confidence.

Worksheets

Stay organized, plan ahead and focus on what matters most.

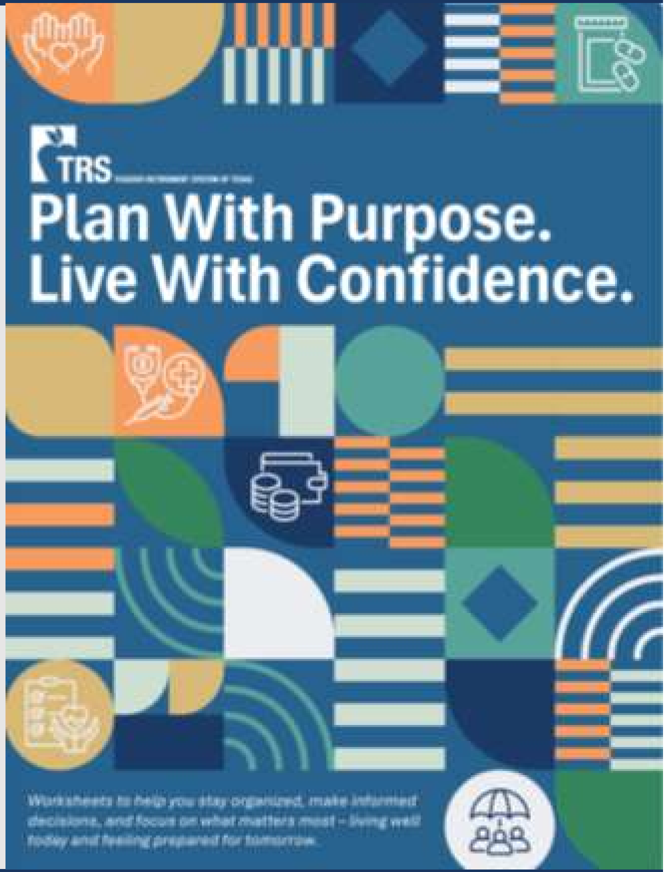
- Medical and account information
- Daily and monthly planners
- Emergency weather checklist
- Savings tracker
- Monthly bill payment tracker and budget planner
- More!

Retire in Place Resources

- An online round-up of TRS health plan benefits designed to support remaining in your home

TRS Caregivers Resources

- An online round-up of health plan benefits included in TRS-Care Standard and TRS-Care Medicare Advantage to help you and those who support you manage stress and stay on top of medical needs



Visit trs.texas.gov

"TRS Afterschool Special" *Launched August 2026*

- Real conversations with the people behind TRS – members, staff, guests
- A new way to:
  - Stay informed
  - Hear real experiences
  - Better understand your benefits
- Listen on:
  - TRS website + Spotify, iHeartRadio, Apple Podcasts

Listen, Learn and Plan Ahead – On Your Time.

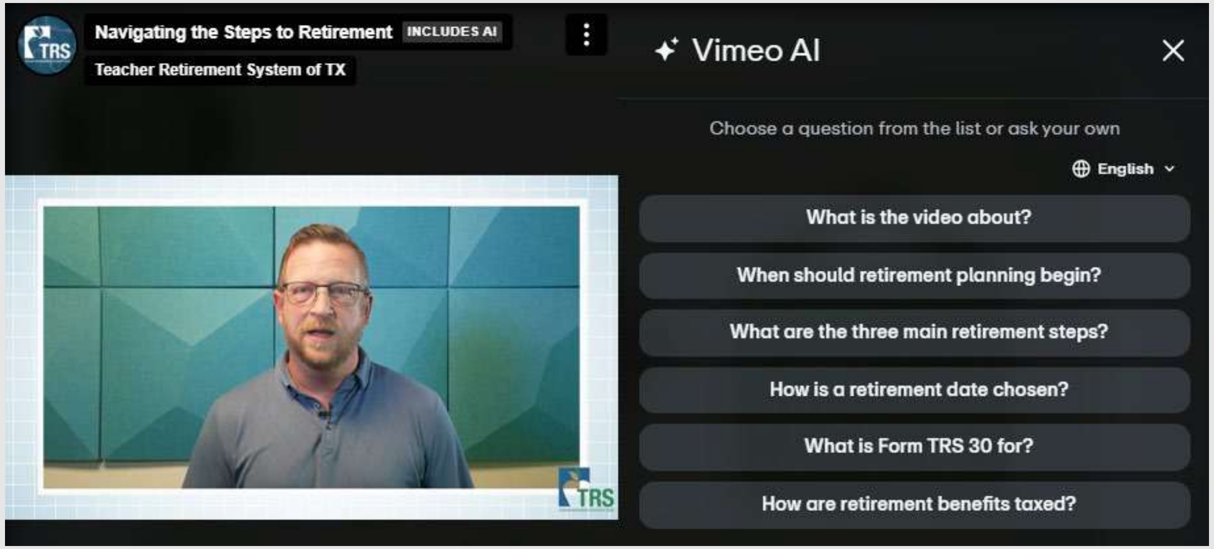
What's New – Smarter Videos

Now on select TRS videos, powered by Artificial Intelligence-enablement:

Answers beside every video – helpful questions and answers, generated from the video itself for key takeaways.

Ask your own questions – get instant responses and jump to the exact moment in the video where that information appears.

Watch in your language – hear the audio or read the closed captions in another language.



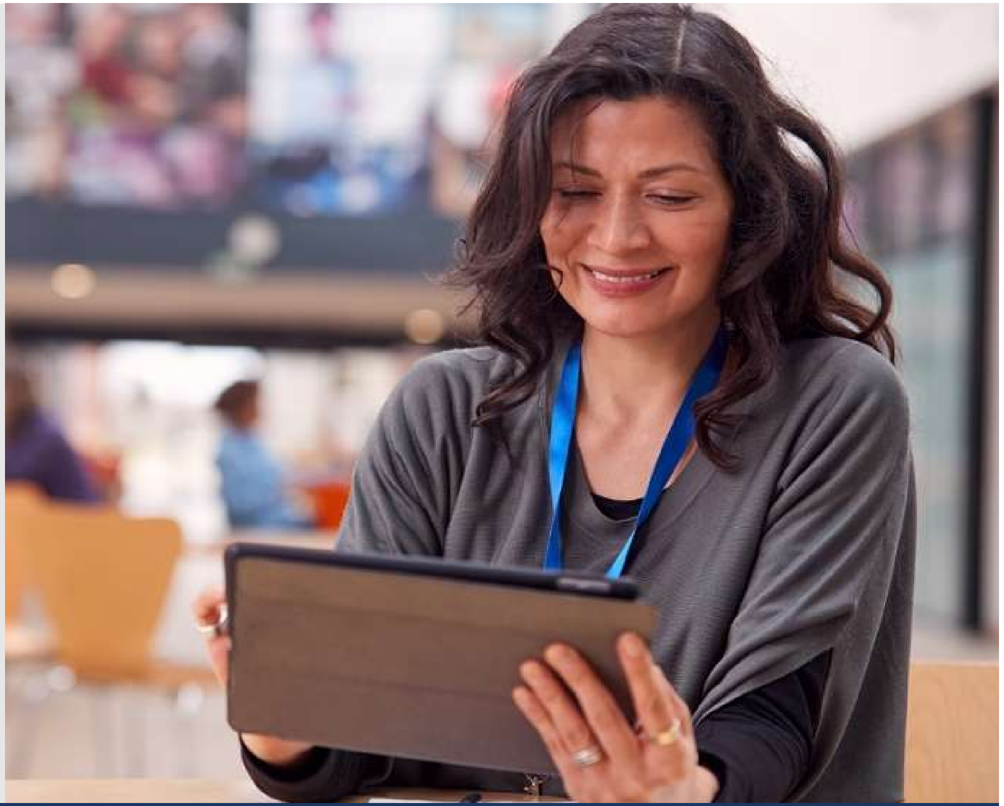
Save time and explore a growing library of TRS videos more easily — while every piece of content remains thoroughly reviewed by a human.

We Want to Hear from You!

What TRS information is most helpful to you?

What additional TRS resources would you like to see?

We welcome your ongoing input!



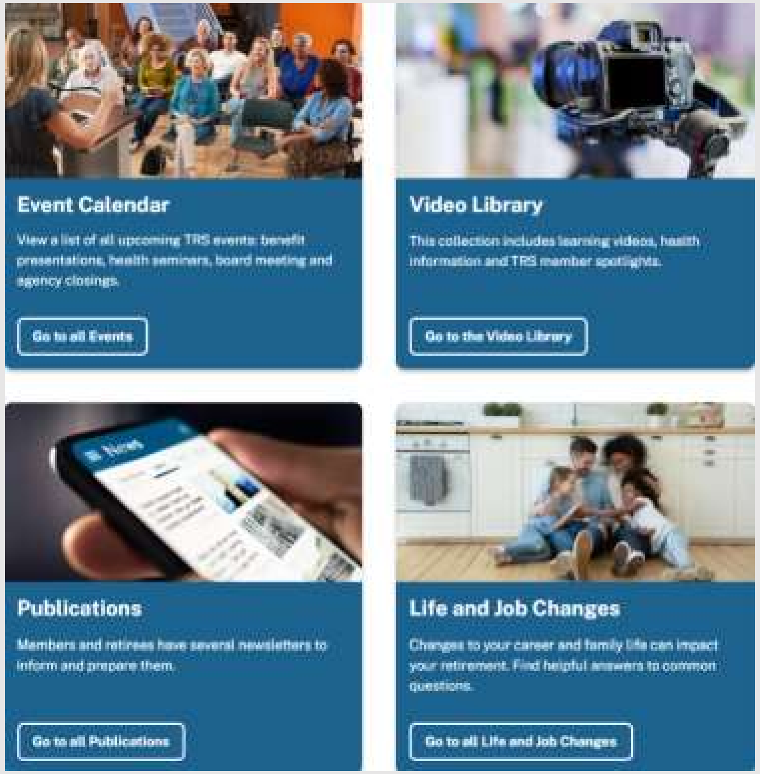
www.trs.texas.gov

APPENDIX SLIDES:

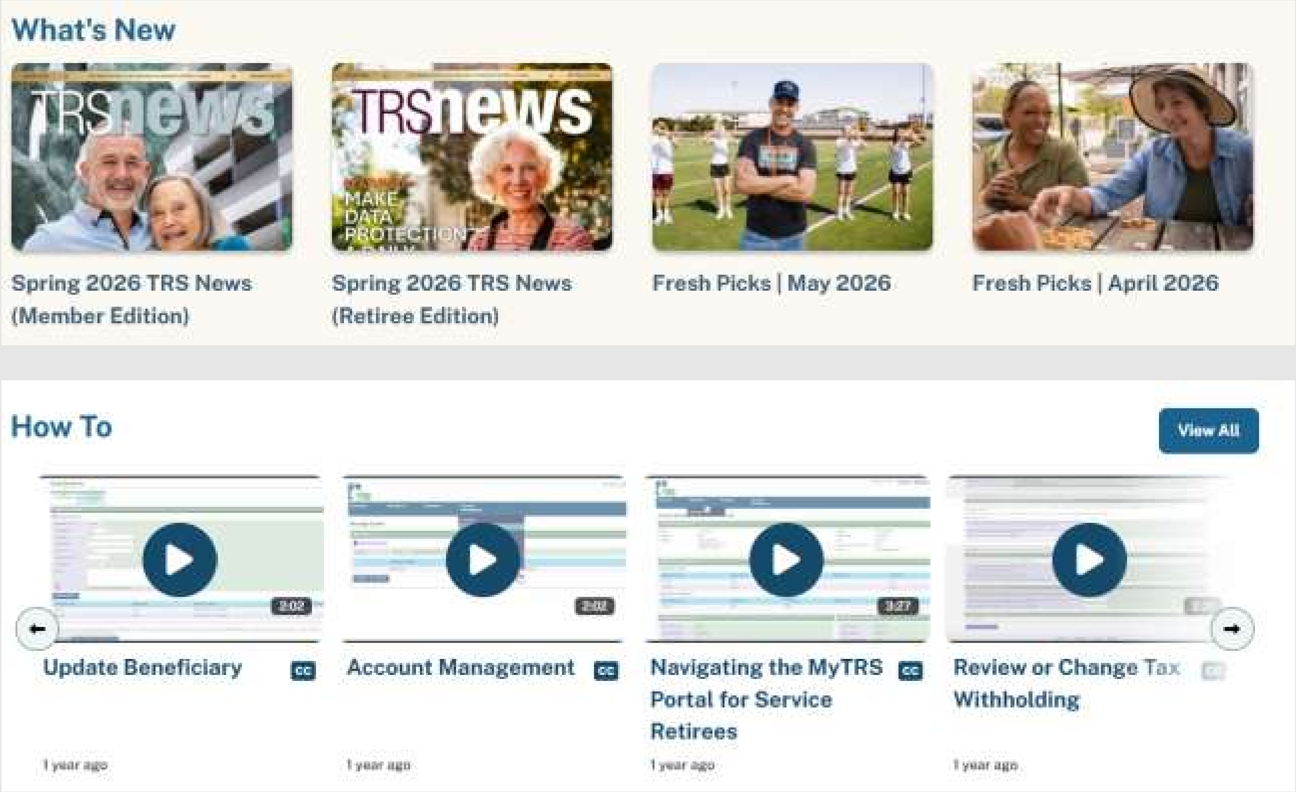
- Publications, Videos, Info and More
- Annuity Schedule
- Employment After Retirement Considerations
- Beneficiary Information
- Contacting Us

Additional Good to Knows – Publications, Videos, Info and More

Learning Resources



Publications and Videos



Coming soon: Pension Plan Design Study (September); 2026 TRS Value Report (October)

Find the Annuity Payment Calendar Online

www.trs.texas.gov – top of home page

Scan here for calendar

Annuity Payment Schedule

TRS annuity payments are issued on the last business day of each month. The following are the annuity issuance dates for fiscal year 2026.

Annuity Payment Calendar

Month	Paper Checks Mailed	Direct Deposit Date
August 2025	Aug. 28, 2025	Aug. 29, 2025
September 2025	Sept. 29, 2025	Sept. 30, 2025
October 2025	Oct. 30, 2025	Oct. 31, 2025
November 2025	Nov. 26, 2025	Nov. 28, 2025
December 2025	Dec. 30, 2025	Dec. 31, 2025
January 2026	Jan. 29, 2026	Jan. 30, 2026
February 2026	Feb. 26, 2026	Feb. 27, 2026
March 2026	March 30, 2026	March 31, 2026

Direct Deposit

- Payments sent electronically to your bank (direct deposit) will be available on payday (last working day of the month).
- Log in to your MyTRS account to sign up for direct deposit.
- It can take up to 45 days for the new banking information to take effect. Your first annuity payment after making the change may be a paper check.

Paper Check

- If you receive your annuity check by mail, please allow five working days for mail service delivery.
- If you do not receive your check within five working days, call TRS at 1-800-223-8778.

Additional Good to Knows – Employment After Retirement (EAR) Considerations

Effective Retirement Date	One-Month Break in Service After Retirement	Employment After Retirement	Surcharges
Before Jan. 1, 2021	Required	No Restrictions	May apply
After Jan. 1, 2021	Required	Limits Apply	May apply

How it Works for You

92 Hours

This is the number of hours per calendar month a retiree working one-half time or less may work without triggering surcharges.

11 Days

This is the number of workdays per calendar month a retiree combining substitute and other TRS-covered employment may work without triggering surcharges.

A TRS retiree who is subject to the EAR restrictions may only work for a TRS-covered employer without forfeiting his or her annuity if that employment qualifies for an EAR exception. Note: Exceptions differ for service retirees and disability retirees.

Additional Good to Knows – Beneficiary Information

If a Beneficiary Dies

- Options 1, 2 & 5: Remaining payments rise automatically to the standard annuity, and a new beneficiary cannot be named.
- Options 3 & 4: Update your beneficiary by sending TRS a death certificate, or submit Form TRS30D by fax or mail.

No Beneficiary on File

- Texas law pays benefits in a set order: surviving spouse first, then other eligible relatives, then your estate.
- This may not match your family's wishes, so keep a current designation form on file with TRS.

$10,000 Survivor Benefit

- A one-time lump sum paid to your beneficiary (can designate a different person than the beneficiary designated for the continuing option benefit) when a service or disability retiree dies.
- Paid in addition to any annuity option benefit already payable.
- Rather than the $10,000, survivor benefits consisting of a $2,500 lump sum payment, plus a monthly payment, are also available.

Significant events (such as marriage, divorce, death of a beneficiary, birth of a ***child, and receipt of Medicaid or other "needs-based" assistance by a person*** *designated as your beneficiary) should prompt a review of your beneficiary designation.*

Additional Good to Knows – Contacting Us

TRS-Care Standard
(non-Medicare eligible)

Medical Benefits
BCBS of TX:
1-866-355-5999

Prescription Drug Benefits
Express Scripts:
1-855-778-1459

TRS-Care Medicare Advantage

Medical Benefits
UnitedHealthcare:
1-866-347-9507

Prescription Drug Benefits
Express Scripts:
1-844-863-5324

TRS-Care Enrollment and Eligibility

TRS Health 1-888-237-6762

General Member Services

Member Services General:
1-800-223-8778

TRS Health Division General:
1-888-237-6762

Office of the Ombuds

Call 1-833-873-2331 or email the Ombuds at ombuds@trs.texas.gov

TRS-CARE HEALTH EDUCATION STATE FAIR

TRS-Care Standard (retirees & dependents under age 65)
8:45 – 9:25 a.m.

What's new for TRS-Care Standard in 2027?

- ✓ **Health Web Self-Service enhancements** on MyTRS.Texas.gov expand retiree enrollment through an easy-to-use digital platform.
- ✓ **Rates will stay the same!** Your 2027 monthly premium hasn't changed since 2018.
- ✓ **Deductibles will increase** to align with IRS guidelines so you can keep using a health savings account.
- ✓ **Specialty and preventive drug coverage updates** to help manage costs while maintaining access to medications.
- ✓ TRS-Care Dental & TRS-Care Vision annual open enrollment: Oct. 1 to Dec. 7, 2026. **Enroll via MyTRS in less than five minutes!**

TRS-Care Standard Medical Benefits | BCBSTX

TRS-Care Standard: 2027 Benefits Overview

Plan Details	In-Network	Out-of-Network
Deductible	$1,750 individual plan $3,500 family plan	$3,500 individual plan $7,000 family plan
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
Maximum out of pocket	$5,650 individual plan $11,300 family plan	$11,300 individual plan $22,600 family plan
TRS Virtual Health – Medical (Teladoc® & RediMD™)	RediMD: $30 per visit. Applies to your deductible. Once met, the plan pays 80% and you pay 20%. Teladoc: $42 for acute, on-demand medical care (excluding mental health). Applies to your deductible. Once you meet your deductible, the plan pays 80% and you pay 20%.	
TRS Virtual Health – Mental Health (Teladoc)	Initial psychiatry session: $185 On-going psychiatry session: $95 Psychologist, licensed clinical social worker, counselor or therapist session: $85	

TRS-Care Standard: Member Rewards

Why pay extra for the exact same care? You don't have to. You'll save money on coinsurance and earn up to $599 per year if you use Member Rewards to shop for your health care.

Services you'll save on:

- **Doctor Visits:** with a Primary Care Provider, OBGYN and Specialists.
- **Heart:** echocardiograms, stent placement and more.
- **Women's and Pregnancy Services:** fetal ultrasounds, hysterectomy, biopsies and more.
- **Imaging and Scans:** X-rays, MRIs, CT scans, PET scans and more.
- **Surgery and Procedures:** joint repair or replacements, colonoscopies, hernia repairs, ENT, sinus, tonsil and more.

* You must meet your deductible before you earn a reward.

Earn Member Rewards for preventive screenings before meeting the deductible!

Zelis will mail your reward check 4-6 weeks after the claim has been verified.

Scan here for more information about Member Rewards.

TRS-Care Standard: Provider Finder

Nilay C Patel, DO

Family Practice

Offers Virtual Care

750 N Saint Paul St Ste 250, Dallas, TX 75201
Get directions (est. 9.0 miles away)

Phone: 617-513-4838
Website: Not Available

Accepting New Patients

TOP PERFORMING PROVIDER

☆☆☆☆☆ Be the First to Review

1 Affiliation

1 Award

Completed Education in 2006

Providers who perform well are designated as a **Top Performing Physician**.

A Top Performing Physician:

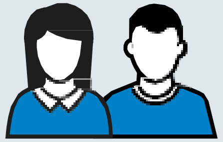
- is cost-efficient
- follows best practice clinical guidelines
- provides consistent quality care

www.bcbstx.com/trscarestandard

TRS-Care Standard: Preventive Care at No Added Cost

What's Covered?

- In-network preventive care is covered at 100% with no copays or deductibles. Out-of-network benefits vary by plan.
- Preventive care and screenings include:



- well-woman exam
- mammogram (age 40+)
- colonoscopy (age 45+)
- annual wellness exam
- prostate exam (age 40+)
- mental health screenings

Routine immunizations:

- shingles (age 50+)
- flu

Important Reminder:

Lab tests related to managing a condition, like diabetes or asthma, **aren't** preventive care. They're covered under applicable deductible and coinsurance levels.

Member Rewards are available for preventive care before you meet your deductible.

TRS-Care Standard: Mental Health Care is Health Care

Your mental health is just as important as your physical health. You have mental health coverage with several options for getting care.

In-Person

Provider Finder

- search for in-network mental health providers

Headway

- search for in-network licensed therapist or psychiatrist based on your location and concerns
- schedule an appointment
- see a provider in-person, by phone or video chat

Virtual

Teladoc

- speak with a licensed mental health provider by phone or video chat

Digital

Learn to Live

- get help with stress, anxiety, depression, substance abuse and more
- no added cost

Well OnTarget®

- work with a wellness coach to combat stress, sleep issues and more
- no added cost

Get convenient, quality health care from home or on the go with TRS Virtual Health powered by Teladoc and RediMD.

- cold and flu
- allergies
- acute illnesses
- asthma
- skin issues

- muscle strains
- respiratory infections
- digestive problems
- mental health services*

Scan the QR code for more information about Virtual Health

Teladoc

1-855-Teladoc

(1-855-835-2362)

Teladoc charges **$42 per visit**

*Only available through Teladoc

Mental Health*

consult fee varies based on the provider specialty

(an initial psychiatric session $185, with $95 per ongoing session; $85 per session with a licensed clinical social worker, counselor or therapist)

RediMD

1-866-989-CURE

(1-866-989-2873)

Registration Code: trscarestandard

RediMD charges **$30 per visit**

TRS-Care Standard: Go Here, Not There

Knowing where to go for care can save you time and money! Just because a provider accepts BCBSTX doesn't always mean they're in network. Make sure to confirm the urgent care center is not billing as a freestanding emergency room.

Still Stumped? Call the 24/7 Nurseline at 1-833-968-1770.

TRS-Care Standard: Wellness Benefits

Well on Target

Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- managing stress
- improving fitness and diet
- losing or maintaining weight
- improving cholesterol and blood pressure

The Fitness Program

Affordable, no-contract gym memberships nationwide with a virtual only option

Get More Wellness Information

TRS-Care Standard: Get Wellness Rewards

Two Great Ways to Save

Blue Points℠ lets you earn rewards for participating in healthy activities. Redeem points for gift cards to treat yourself.

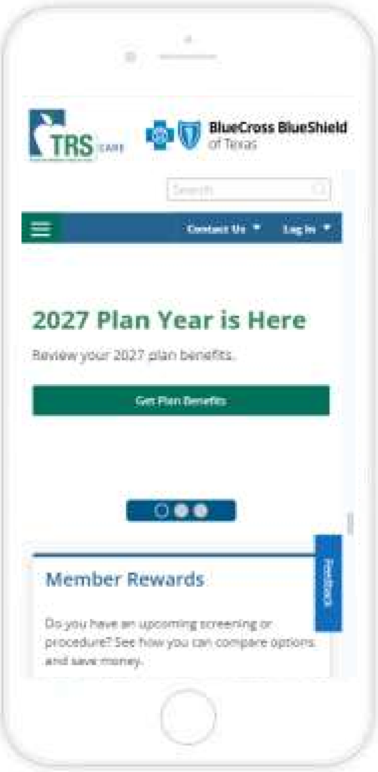
Blue365®
Because health is a big deal®

Save money on health and wellness products and services from top retailers that aren't covered by insurance.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

Resource at Your Fingertips



Blue Access for Members[SM]

- view claims and Explanation of Benefits
- compare costs of doctors and services

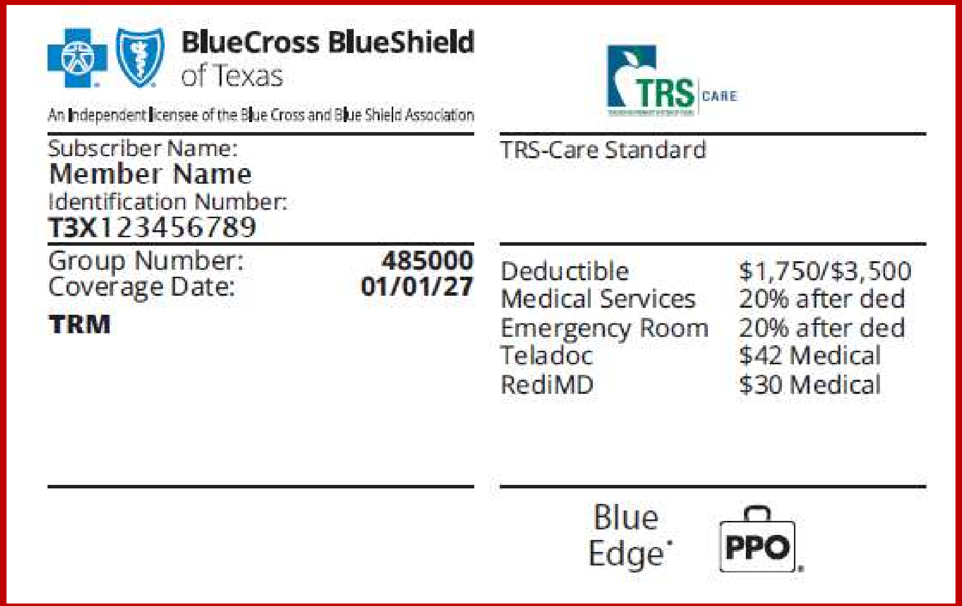
BCBSTX Mobile App

- download a temporary ID card
- live chat

www.bcbstx.com/trscarestandard

ID Cards

You'll get your ID card in the mail a few weeks after you enroll.



TRS-Care Standard: Get Help By Phone or Chat

Personal Health Guides (PHGs) are available 6:00 AM – 11:00 PM CST

Save **1-866-355-5999** in your contacts as **Personal Health Guide** for easy access.
You can also download the **BCBSTX App** to chat with a PHG!

Thank you! Up next: Express Scripts

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

Headway is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide behavioral health management for members with coverage through BCBSTX.

Teladoc and RediMD are independent companies that have contracted with your employer to provide virtual doctor visits. Both Teladoc and RediMD do not offer Blue Products or Services.

The Fitness Program is provided by TivityHealth, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

TRS-CARE HEALTH EDUCATION
STATE FAIR

TRS-Care Standard Prescription Benefits | Express Scripts

Who is Express Scripts®?

Express Scripts is a leading pharmacy benefit manager providing you access to:

- 60k+ retail pharmacies in the United States
- Home delivery services
- Accredo specialty pharmacy
- 20+ condition-specific Therapeutic Resource Centers
- Simple web and mobile apps

EVERNORTH
HEALTH SERVICES

Pharmacy Care: Your Choice Matters

Express Scripts Retail Pharmacy Network	Express Scripts Home Delivery and Retail Maintenance Network Participating Pharmacies	Accredo® Specialty Pharmacy
Retail Pharmacies for SHORT-TERM Medication Needs	Options for CHRONIC Medication Needs	Home Delivery for SPECIALTY Medication Needs
Use national network of over 60K pharmacies for your acute medication needs and new prescriptions.	Home Delivery for specialized care and added convenience. Worry-free fills and enhanced payment plan. Retail 90-day options for those who prefer the retail experience.	More personalized care. Patients who use Accredo can expect white-glove service.

EVERNORTH HEALTH SERVICES

Express Scripts® Pharmacy

Prescriptions delivered straight to your mailbox!

1000+ Pharmacists
Available 24/7
no voicemails or callbacks

Therapeutic Resource
Centers
for patients and caregivers
who need specialized care

Stress-Free
Fills
with flexible payment options
and automatic refills

Easy
Management
through website and app to
order, price, pay and track
medications

EVERNORTH
HEALTH SERVICES

Millions of prescriptions dispensed each year with a 99.99% accuracy rate.

Accredo® Specialty Pharmacy

Specialized patient care for patients with chronic conditions

Benefits include:

- Individualized counseling and education
- Proactive monitoring of your medicines
- Coordination with your doctors

Common Specialty Conditions:

- Rheumatoid Arthritis
- Cancer
- Inflammatory Conditions
- HIV
- Multiple Sclerosis
- Hepatitis C
- Pulmonary Arterial Hypertension
- Bleeding Disorders

EVERNORTH HEALTH SERVICES

SaveOnSP Copay Assistance

SaveOnSP is designed to provide savings on specialty meds.

SaveOnSP will cover many specialty drugs.

TRS-Care Standard participants will have a seamless transition to SaveOnSP.

SaveOnSP will contact eligible participants to enroll in the program.

SaveOnSP

EVERNORTH HEALTH SERVICES

Notice: Some drugs will be removed from SaveOn starting Jan. 1, 2027. Impacted members will get a letter from Express Scripts.

TRS-Care Standard Benefit Overview

Retail Pharmacies

Home Delivery Pharmacy

Accredo Specialty Pharmacy

Maintenance medications at 31-day supply (one time)

Home delivery pharmacy or retail maintenance pharmacies for a 90-day supply

EVERNORTH HEALTH SERVICES

TRS-Care Standard Benefit Overview (cont.)

Benefit Coverage	Deductible and Out of Pocket
Deductible (DED)	$1,750 Individual or $3,500 Family (Integrated with your medical)
Maximum Out-of-Pocket (MOOP)	$5,650 Individual or $11,300 Family (Integrated with your medical)

Benefit Coverage	Retail and Mail Order
Generic Medication	20% after deductible
Preferred Brand (Formulary) Medication	20% after deductible
Non-Preferred Brand Medication	20% after deductible
Specialty Medications (Only 31-day supplies)	20% after deductible
Insulin	31-Day Supply: $25.00 90-Day Supply: $75.00

EVERNORTH HEALTH SERVICES

FDA-approved generic medications can cost up to 85% less.

Steps you can take to save money:

- Before leaving a doctor's office, ask if your prescription has a generic option.
- Review your medications regularly with a doctor or pharmacist — you may have new, lower-cost treatment options.
- Ask your pharmacist about generics before you fill your prescription.

How To Price Your Medication

1. Go to express-scripts.com/trscarestandard.
2. Choose Explore Your Plan.
3. Choose Price a Medication.
4. Enter information about your prescription name and strength.
5. Choose Get Prices.

EVERNORTH
HEALTH SERVICES

Mobile App: On-the-Go Pharmacy Management

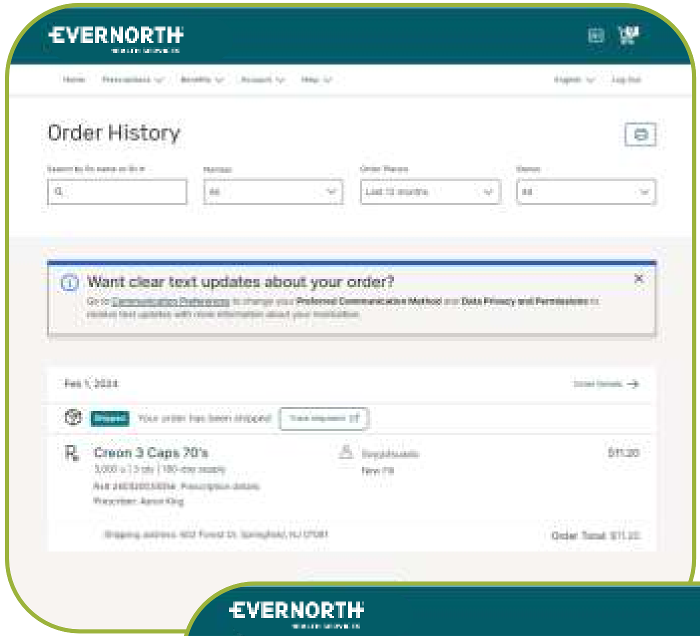
Download the free app	Log in with biometric face ID	Add your favorites to the Dashboard	Refill with 2 clicks	Check order status & track shipments	Start, stop & manage auto refills

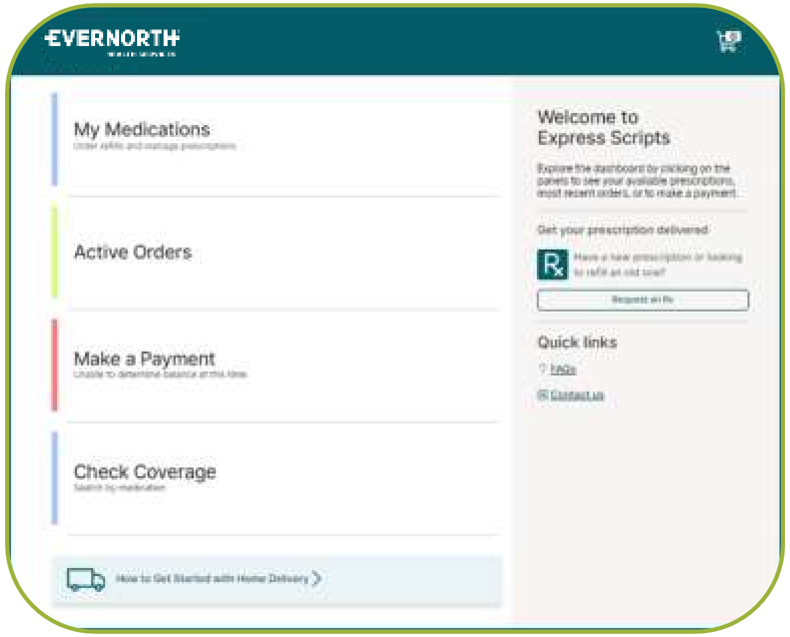
EVERNORTH HEALTH SERVICES

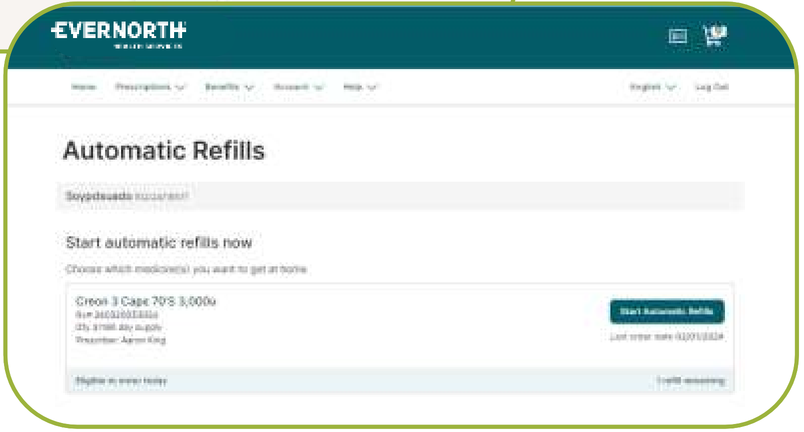
Express Scripts® Website

express-scripts.com/trscarestandard

- Manage your prescriptions online 24/7
- Seamless conversion from generic to brand name







EVERNORTH
HEALTH SERVICES

Express Scripts® Resources

ESI Member Services:

855-778-1459

24 hours, 7 days a week

Accredo Member Services:

800-596-7701

Mon–Fri 8 a.m. – 11 p.m.
Sat 8 a.m. - 5 p.m.

SaveOnSP:

800-683-1074

Mon–Thu 7 a.m. - 10 p.m.
Fri 7 a.m. - 9 p.m.

To learn more about your benefits, log in to **expressscripts.com/trscarestandard** and select **“Explore Your Plan”**

EVERNORTH HEALTH SERVICES

TRS-CARE HEALTH EDUCATION
STATE FAIR

Up Next

Break

9:25 – 9:30 a.m.

TRS-CARE HEALTH EDUCATION
STATE FAIR

Up Next

Turning 65: Steps to Enroll in TRS-Care Medicare Advantage
9:30 – 9:50 a.m.

A Brief Look at Turning 65

- Brief overview of steps to take before you turn 65 to enroll in TRS-Care Medicare Advantage.
- Register for the TRS-Care Medicare Advantage & You Webinar for complete information
- Register for free on TRS Health Events!
- The next webinar is on October 28, 2026.

TRS CARE

TEACHER RETIREMENT SYSTEM OF TEXAS

Overview of TRS Benefits

TRS Trust Funds

TRS Pension	TRS-ActiveCare	TRS-Care
Retirement Payments	TRS-ActiveCare Primary TRS-ActiveCare Primary+ TRS-ActiveCare HD TRS-ActiveCare 2	TRS-Care Standard (<65) TRS-Care Medicare Advantage, including TRS-Care Medicare Rx (65+) TRS-Care Dental (all retirees) TRS-Care Vision (all retirees)

TRS-Care Funding Sources:

- Participant Premiums
- State Funds
- Federal Funds
- School Districts
- Active Employees
- Investment Income

Who can enroll in TRS-Care?

Service Retirees

Retirees with Disabilities

Eligible Dependents

A service retiree is not eligible to enroll in TRS-Care if they are eligible for ERS, UT System or A&M System health benefit program coverage.

When can you enroll in TRS-Care Medicare Advantage?

TRS retirees have three chances to enroll in TRS-Care medical and prescription coverage:

- When you retire (Initial Enrollment Opportunity)
- When you turn 65 or become Medicare-eligible (Age 65 Enrollment Opportunity)
- If you have a special enrollment event (Special Enrollment Opportunity)

What makes you eligible for Medicare?

Medicare is federal health insurance that you pay for out of your FICA tax during your working years. FICA is a U.S. federal payroll tax. It stands for the Federal Insurance Contributions Act. Your employers deducted the FICA from your paychecks throughout your career. Medicare is for:

- People Aged 65 and Older
- People Under 65 With a Disability
- People Under 65 with End-stage Renal Disease

Are you:

- ✓ Turning 65 soon and enrolled in TRS-Care?
- ✓ Turning 65 soon and not enrolled in TRS-Care?
- ✓ 65 or older and not enrolled in TRS-Care?

Steps to Take When Turning 65

If you're turning 65 soon and enrolled in TRS-Care:

1. Enroll in Medicare about three months before you turn 65.
   a. Sign up for Medicare Part B (if you haven't already).
   b. Sign up for Medicare Part A if it's free.
2. Share your Medicare Beneficiary Identifier (MBI) with TRS via MyTRS.
3. You are <u>automatically*</u> enrolled in TRS-Care MA when Part B coverage is verified – application not required unless you are adding a dependent. **Please contact TRS health if you do not wish to be automatically enrolled.*

You must buy and maintain Medicare Part B coverage. If you don't, you will lose your TRS-Care coverage.

Steps to Take When Turning 65

If you're turning 65 soon and not enrolled in TRS-Care:

1. Enroll in Medicare about three months before you turn 65.
   a. Sign up for Medicare Part B (if you haven't already).
   b. Sign up for Medicare Part A if it's free.
2. Share your Medicare Beneficiary Identifier (MBI) with TRS via MyTRS.
3. Submit your enrollment application to TRS within the required deadline.

You must buy and maintain Medicare Part B coverage. If you don't, you will lose your TRS-Care coverage.

Steps to Take When Turning 65

If you're already 65 and not enrolled in TRS-Care:

1. You can enroll starting Oct. 1, 2026, if you qualify for the Limited Time Enrollment Opportunity (LTEO).

2. If you haven't done so already, enroll in Medicare Part B. Sign up for Medicare Part A if it's free.

3. Log into MyTRS on or after Oct. 1, 2026, to share your Medicare Beneficiary Identifier (MBI) and submit your TRS-Care enrollment.

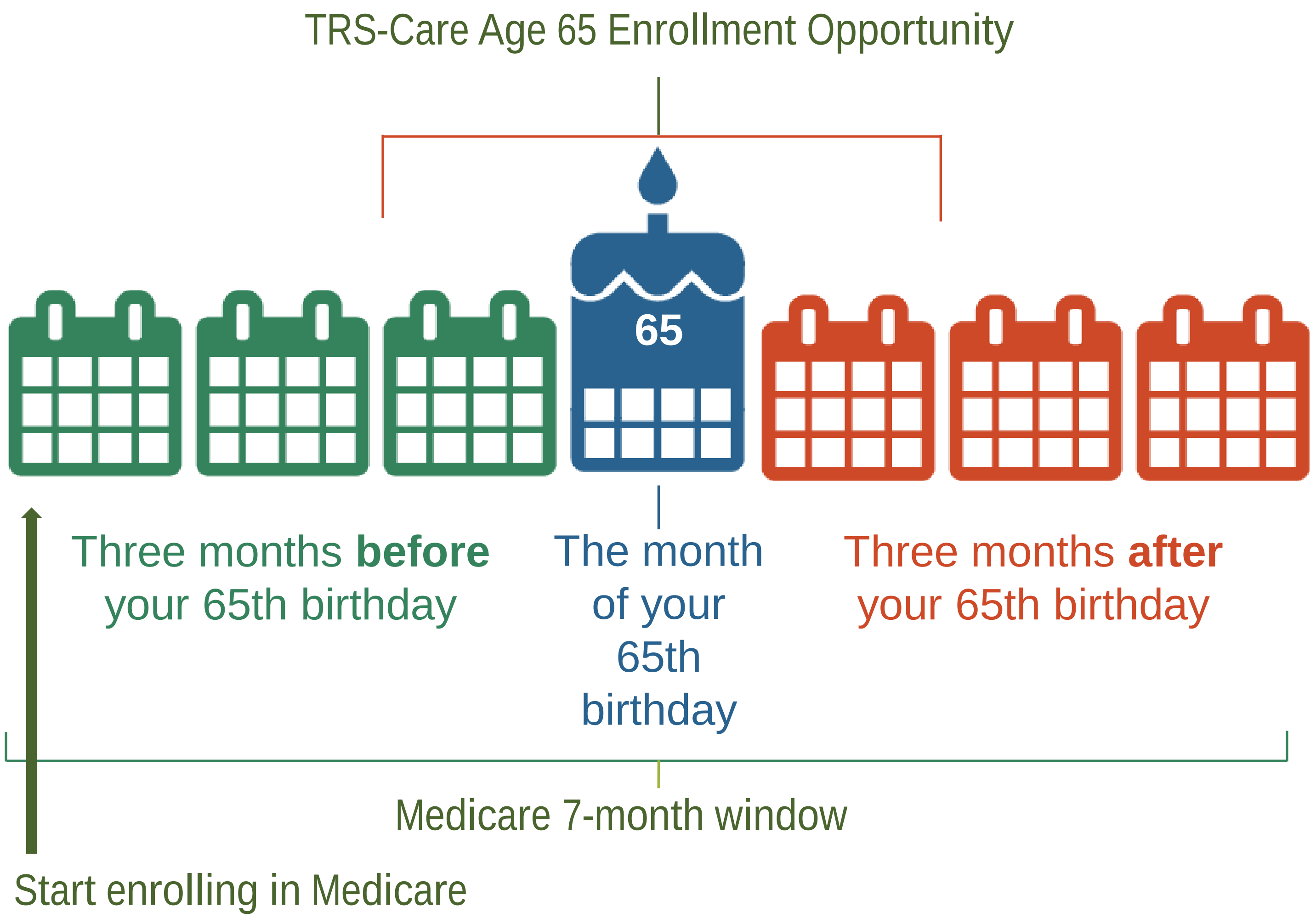
You must buy and maintain Medicare Part B coverage. If you don't, you will lose your TRS-Care coverage.

Enrolling in Medicare for the First Time

Medicare gives you seven months to enroll:

- Three months before your birthday month
- Your birthday month
- Three months after your birthday month

TRS recommends you start the enrollment process three months before your 65th birthday month.



How Much Does TRS-Care Medicare Advantage Cost?

The TRS retiree's Medicare status determines their TRS-Care premium, even if their dependents aren't eligible for Medicare.

TRS-Care Medicare Advantage Monthly Premiums for most Retirees with Medicare

Tier	2026 Monthly Premiums	2027 Monthly Premiums	Decrease
Retiree Only	$75	$50	-$25
Retiree + Spouse	$280	$230	-$50
Retiree + Child(ren)[1]	$408	$383	-$25
Retiree + Family[1]	$613	$563	-$50

[1] TRS reduces premiums for retirees with disabled children (regardless of the disabled child's age) by $200 in tiers with covered children.

Medicare Part B

Medicare Part B covers doctor's visits and outpatient care.

In 2026, most people pay $202.90 per month, per participant for Medicare Part B – maybe more if you're in a higher tax bracket. Visit medicare.gov for more info.

You must buy and maintain Medicare Part B to enroll in and keep your TRS-Care Medicare Advantage coverage.

Your Medicare Part B premium is separate from what you pay for your TRS-Care Medicare Advantage premium.

TRS-CARE HEALTH EDUCATION
STATE FAIR

Up Next

TRS-Care Medicare Advantage (retirees & dependents age 65+)
9:50 – 10:30 a.m.

What's new in 2027?

- ✓ TRS-Care Medicare Advantage will have **lower premiums in 2027**. In future years, we'll need to determine if limited increases are needed based on market trends and rising health care costs.
- ✓ **Limited-Time Enrollment Opportunity for Medicare-eligible TRS retirees** and their eligible dependents to enroll in or rejoin TRS-Care Medicare Advantage starting Oct. 1, 2026 through March 31, 2028.
- ✓ **Health Web Self-Service enhancements** on MyTRS.Texas.gov expand retiree enrollment through an easy-to-use digital platform.
- ✓ **TRS-Care Dental & TRS-Care Vision annual open enrollment** Oct. 1 to Dec. 7, 2026.

Lower TRS-Care Medicare Advantage Premiums

After a ~45% premium reduction in 2025, TRS is proposing
a 27% decrease to Medicare Advantage premiums for Plan Year 2027.

Lower premiums,
Same benefits,
New chance to enroll!

Monthly Premium	PY 2026	PY 2027	Change
Retiree Only	$75	$50	- $25
Retiree + Spouse	$280	$230	- $50
Retiree + Child(ren)	$408	$383	- $25
Retiree + Family	$613	$563	- $50

TRS will offer a limited-time enrollment opportunity for Medicare-eligible retirees and their eligible dependents not currently enrolled to join and take advantage of the new, lower premiums.

Enrollment Window:
October 1, 2026 – March 31, 2028

Up Next

TRS-Care Medicare Advantage | UnitedHealthcare®

TRS-Care Medicare Advantage: Plan Highlights

Part A Benefits

- Hospital stays
- Inpatient care
- Skilled nursing
- Home health

Part B Benefits

- Doctor visits
- Outpatient care
- Screenings and vaccines
- Lab tests

Part D Prescription Drug Coverage

Included with Express Scripts®

Benefits, Programs and Features

Bundled with TRS-Care Medicare Advantage

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare

United Healthcare Group Medicare Advantage

TRS-Care Medicare Advantage: Your all-in-one UCard

Your UnitedHealthcare® UCard is your TRS-Care Medicare Advantage member ID — and much more. It opens doors to all your membership has to offer.

Your TRS-Care Medicare Advantage member ID card has information about you and your coverage. **This is the only ID card you need** to use your TRS-Care Medicare Advantage benefits.

Activate your UCard — it's easy
Choose the one that works for you:

- Scan the QR code on the card carrier your UCard is affixed to with your smartphone or tablet to activate through the UnitedHealthcare app
- Visit **activate.uhc.com**
- Call the number on the card carrier your UCard is affixed to

How to use
Reach for your UCard when you:

- Visit a provider
- Buy OTC products
- Spend your earned rewards**
- Go to the gym

*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.
By activating and/or using the benefits and reward funds with your UCard, you agree to the Terms and Conditions available at ucard.uhc.com. UCard does not need to be activated to visit your provider. Benefits and features vary by plan/area. Limitations and exclusions apply.
**Reward offerings may vary by plan and are not available in all plans. By participating in the rewards program or using reward funds, you agree to the rewards terms of service. Rewards can only be used by members of UnitedHealthcare Medicare Advantage plans for eligible items at participating merchants and in accordance with applicable Medicare laws. Rewards funds are not redeemable for cash except as required by law. No ATM access. Rewards cannot be used to purchase Medicare-covered items or services, including medical or prescription drug out-of-pocket costs, or alcohol, tobacco or firearms.

United Healthcare Group Medicare Advantage

TRS-Care Medicare Advantage: No Benefit Changes for 2027

Benefit coverage	In-Network & Out-of-Network
Primary care provider (PCP) office visit	$5 copay
Specialist office visit	$10 copay after $400 deductible
Urgent care	$35 copay
Emergency room	$65 copay
Inpatient hospitalization	$500 per stay after $400 deductible
Outpatient surgery	$250 copay after $400 deductible
Medical virtual visits*	$0 visit using AmWell, Doctor on Demand and Teladoc

*Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.

United Healthcare
Group Medicare Advantage

Getting vaccinated is important to your health

Vaccines work with your body's natural defenses to protect against infection and help reduce the risk of disease.

They do this by copying an infection without causing the disease and getting your immune system to respond the same way it would to a real infection. This prepares your body to recognize and fight the disease in the future.

Check with your provider to see if these common vaccines are right for you

Covered by Part B

- Influenza (flu)
- Pneumococcal
- Hepatitis B for those at medium or high risk
- COVID-19

Covered by Part D

- Shingles
- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis A
- Hepatitis B for those at low risk

United Healthcare Group Medicare Advantage

TRS-Care Medicare Advantage: Extra benefits, programs and services

Over-the-Counter (OTC) Credit: $40 every three months for over-the-counter products

Routine Transportation: 24 one-way or 12 round trips per year for medical appointments and pharmacy trips

In-Home Personal Care: allows you to get eight hours per month non-medical help with daily tasks such as preparing meals, bathing, medication reminders and more

SilverSneakers®: free basic gym membership and group exercise classes at some locations

Hearing Exam and Hearing Aid Allowance: no cost annual routine hearing exam and $500 every 3 years for hearing aids

United Healthcare
Group Medicare Advantage

Optum® HouseCalls brings yearly check-in care to you*

Get a yearly in-home visit from a licensed health care practitioner at no cost to you. The visit includes:

- ✓ Up to an hour of one-on-one time with the health care practitioner
- ✓ A comprehensive exam
- ✓ Tailored health screenings
- ✓ A medication review
- ✓ An opportunity to get advice and ask questions to help you manage your health
- ✓ Education, prevention tips and referrals to health services, if needed

Prefer a video visit?

HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

*HouseCalls may not be available in all areas.

United Healthcare Group Medicare Advantage

Support your mental and physical well-being with Calm Health

As a TRS-Care Medicare Advantage plan member, Calm Health is included in your health plan and available at no added cost.

The Calm Health app provides programs and tools to help you:

- ✓ Learn techniques to improve well-being: Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- ✓ Work toward goals: Join self-guided self-care programs, and track your progress along the way
- ✓ Support your mind and body: Access mental health information and support to help you strengthen the mind-body connection

United Healthcare
Group Medicare Advantage

What is the TCPA?

The Telephone Consumer Protection Act (TCPA) is a federal law enacted in 1991 to protect consumers from unsolicited telemarketing calls, SMS/text messages and automated voice messages. The law emphasizes the importance of obtaining consumer consent before sending marketing communications.

Why is the TCPA important to you as a member?

Opting in allows members to get reminders about health care screenings, plan information and available services. These calls – which may use an auto-dialer, artificial voice or prerecorded call technologies – support member's health and help them get the most from their plan.

Allowing personalized automated calls can help you:

- ✓ Stay up-to-date with reminders about important preventive care screenings
- ✓ Learn about plan information that might benefit you
- ✓ Discover available services you may not know about
- ✓ Receive support after events like hospital stays

You can earn a reward once you become a member by signing up and updating your **Communication Preferences** through **Account Settings** on your member site or the UnitedHealthcare® app. Or call Customer Service at 1-866-347-9507, TTY **711**, 7 a.m.–6 p.m. local time, Monday–Friday.

United Healthcare Group Medicare Advantage

TRS-Care Medicare Advantage: What to expect after you enroll

1. Receive your UCard
2. Receive your Welcome Letter
3. Register online to access your plan information
4. Start using your card on the effective date
5. You'll get a call from UnitedHealthcare
6. Join a TRS-Care Welcome Webinar in the first 90–120 days

UnitedHealthcare Group Medicare Advantage

Thank you

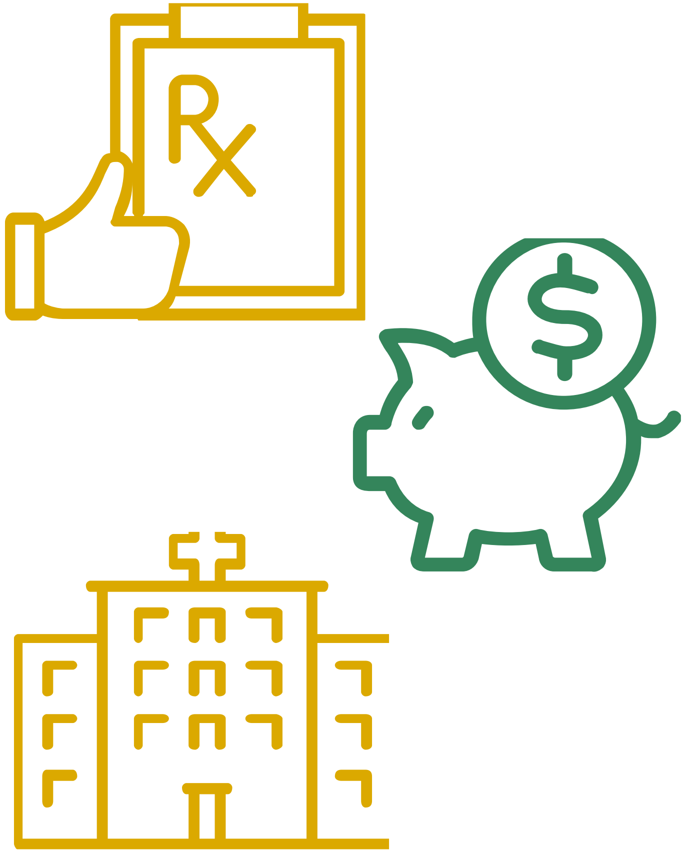
UnitedHealthcare Group Medicare Advantage

TRS-CARE HEALTH EDUCATION
STATE FAIR

Up Next

TRS-Care Medicare Rx | Express Scripts

TRS-Care Medicare Rx®



Express Scripts® Medicare (PDP)

EVERNORTH
HEALTH SERVICES

TRS CARE MEDICARE Rx
TEACHER RETIREMENT SYSTEM OF TEXAS

- No Pharmacy Deductible
- Simple, flat, predictable copays from day one!
- Richer benefits than individual Part D plans
- No large out-of-pocket costs for brand or specialty drugs
- Access to a broad network of pharmacies—over 60,000 retail locations across the U.S.
- 90-day supply option through Express Scripts® home delivery service and 90-day retail pharmacies

COPAYS FOR A 31-DAY SUPPLY AT RETAIL PHARMACIES

DRUG TIER	COPAYMENT
Generic	$5
Preferred Brand Drugs	$25
Non-Preferred Drugs	$50
Specialty/High-Cost Tier (Limited to a 31-Day Supply)	$50

31-Day
Supply

Express Scripts® Medicare (PDP)

COPAYS FOR A 90-DAY SUPPLY AT RETAIL PHARMACIES OR EXPRESS SCRIPTS® HOME DELIVERY

TRS CARE MEDICARE Rx
TEACHER RETIREMENT SYSTEM OF TEXAS

DRUG TIER	COPAYMENT
Generic	$15
Preferred Brand Drugs	$70
Non-Preferred Drugs	$125
Specialty/High-Cost Tier	Limited to a 31-Day Supply

90-Day Supply

Express Scripts® Medicare (PDP)

EVERNORTH HEALTH SERVICES

MEDICARE PART D DRUG PAYMENT STAGES

Participant: Flat, predictable copays through all CMS* stages.

1. Deductible Stage

No deductible, you pay your copay

2. Initial Coverage Limit Stage (N/A!)

You pay your copay

3. Catastrophic Stage (Over $2,400)

You pay your copay or less

*Centers for Medicare & Medicaid Services

MEDICARE DRUG STAGE EXAMPLE

- Ronald takes (specialty preferred brand) at a 31-day supply.
- The cost of this medication is $3,667.65.

TRS CARE MEDICARE Rx
TEACHER RETIREMENT SYSTEM OF TEXAS

Here's what would happen with a "marketplace" plan vs. TRS-Care Medicare Rx®.

PHASE	Marketplace Plan	TRS-Care Medicare Rx®	Savings with TRS
Deductible	$700.00	$50.00 ***copay***	**$650.00**
Initial Coverage Limit ($2,400 TrOOP*)	$916.91	$50.00	**$866.91**
Catastrophic Phase	$0.00	$0.00	**$0.00**

*TrOOP, or True Out-of-Pocket Costs, refers to the total amount a Medicare beneficiary pays for prescription drugs before reaching the catastrophic coverage phase of Medicare Part D.

DIABETIC SUPPLY COVERAGE

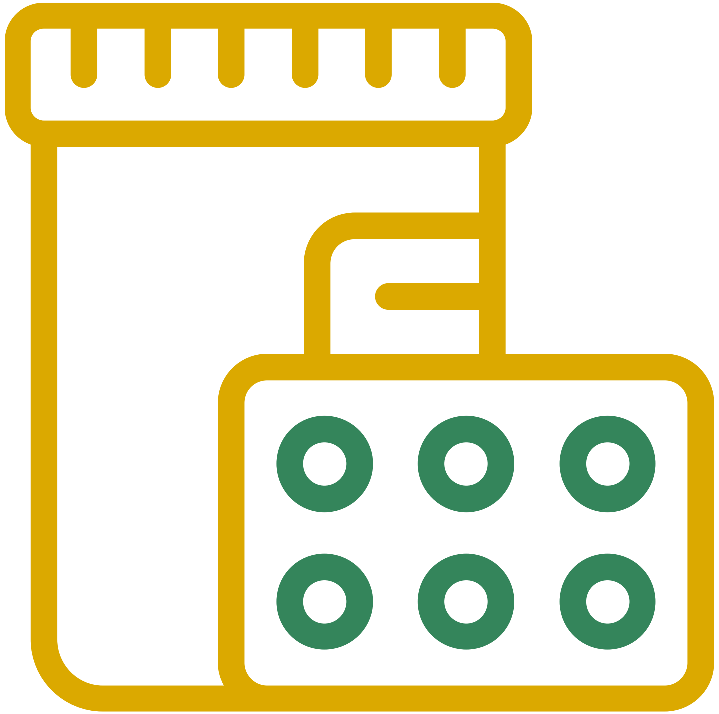
United Healthcare
Group Medicare Advantage

Meters, Lancets and Test Strips – Present your TRS-Care Medicare Advantage (UHC) medical card at the pharmacy to fill these supplies at **no added cost** to you.

EVERNORTH
HEALTH SERVICES
Express Scripts® Medicare (PDP)

Needles and Syringes – Fill needles or syringes through Express Scripts®, either via a participating retail pharmacy or through the Express Scripts® home delivery service at **no added cost** to you.

PRIOR AUTHORIZATION (PAs)



- PAs won't automatically transfer from your non-Medicare prescription coverage. Call (844) 863-5324 to ask about getting a new PA.
- If you take a drug with a change in usage restriction (quantity limits, prior authorization), CMS* will grant you a transition fill to allow your provider to submit the prior authorization or other documentation to Express Scripts®.

**Centers for Medicare & Medicaid Services*

CMS REQUIRED COMMUNICATIONS

1. **Turning 65 packet from TRS about 60 days before you join**
   - Includes a summary of pharmacy benefits to advise you of your cost-sharing amounts
   - Reminder: If you choose to opt out of this prescription drug coverage, you will lose your retiree prescription drug coverage from TRS-Care
2. **Welcome kit from Evernorth® about 30 days before plan becomes effective**
   - Includes evidence of coverage, drug list, pharmacy directory and a mail order form
3. **Confirmation of enrollment from Evernorth® about 30 days before enrollment**
   - Contains ID Card
4. **Participants who use their prescription drug benefit will receive a monthly Explanation of Benefits (EOB) summarizing all prescription medications they filled the previous month.**

Thank you!

Visit express-scripts.com/trscaremedicarerx

or call Evernorth® Member Services

at 1-844-863-5324 (24/7).

TRS-CARE HEALTH EDUCATION

STATE FAIR

Up Next

Interactive Break: Let’s Move with United Healthcare

10:30 – 10:45 a.m.

TRS-CARE HEALTH EDUCATION
STATE FAIR

TRS-Care Dental & TRS-Care Vision
10:45 – 11:25 a.m.

Annual Open Enrollment is Oct. 1 to Dec. 7, 2026

- ✓ Annual enrollment is Oct. 1 to Dec. 7, 2026.
- ✓ If you enroll during this time, your coverage starts Jan. 1, 2027.
- ✓ Once you enroll, you're enrolled for the whole plan year, from Jan. 1 to Dec. 31, 2027.
- ✓ You don't need other TRS-Care health coverage to enroll. You can enroll in Dental, Vision or both.
- ✓ TRS-Care Dental and TRS-Care Vision are two separate plans, each with their own premium.
- ✓ Eligibility requirements are the same as the requirements to qualify for other TRS-Care plans.
- ✓ Enroll via MyTRS.Texas.gov in less than five minutes during your Initial Enrollment Period or during Annual Enrollment.

How can I enroll?

- ✓ Enroll via MyTRS.Texas.gov in less than five minutes during your Initial Enrollment Period or during Annual Enrollment (starting Oct. 1).
- ✓ Log in to enroll yourself and your eligible dependents.
- ✓ Don't wait — set up your MyTRS access now!
- ✓ Learn more at Health Web Self Service.

IMPORTANT: If you're already enrolled and want to stay enrolled, you don't need to do anything. If you want to make changes to your enrollment, do so during annual open enrollment.

TRS-Care Dental and TRS-Care Vision

TRS-Care DENTAL

Premium Tiers	2027
Retiree Premium	$41.64
Retiree + Spouse	$83.29
Retiree + Child(ren)	$87.45
Retiree + Family	$129.93

TRS-Care VISION

Premium Tiers	2027
Retiree Premium	$6.89
Retiree + Spouse	$13.79
Retiree + Child(ren)	$15.57
Retiree + Family	$24.08

2027 premiums will stay the same as they were in 2026!

2027 TRS-Care Dental Benefits | MetLife

2027 TRS-Care Dental Benefits

In Network Negotiated Fees

Flexibility To Go To Any Dentist

Nationwide PDP Plus Network

Preventive and Diagnostic Waiver

Teledentistry

Annual Benefits Maximum Incentive Provision

Preventive and Diagnostic Waiver

	Services Provided	In-Network (% of Negotiated Fee)	Out-of-Network (Scheduled Amount)
Preventive Services Type A	• Two Exams and cleanings in a calendar year • Two Periodontal cleanings in a calendar year - w/periodontal disease diagnosis • X-rays (full mouth and bitewing) • Cleanings include Periodontal	100%	100% (allowable amount set by MetLife)

Annual Benefits Maximum	Two routine dental check ups (estimated cost)	Remaining annual benefit with waiver
$1500	$400	$1500

Deductible and Basic or Major Services

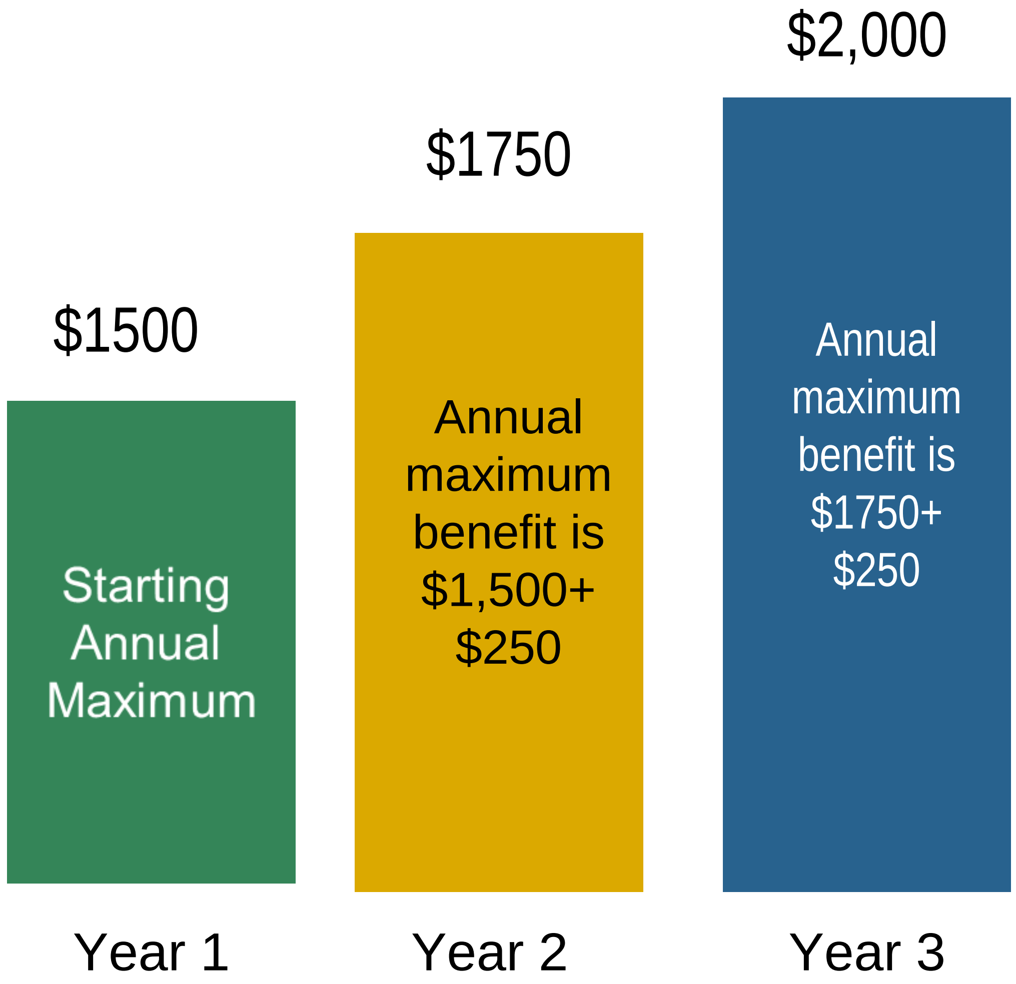
Annual Deductible Applies to Type B & C Services	Individual/Family
$50	$50 individual deductible /$150 family deductible

	Services Provided	In-Network (% of Negotiated Fee)	Out-of-Network (Scheduled Amount)
Basic Services Type B	• Fillings • X-rays (Periapical) • Emergency Palliative Treatment	70%	70% (allowable amount set by MetLife)

Major Services

	Services Provided	In-Network (% of negotiated fee)	Out-of-Network (Scheduled Amount)
Major Services Type C	• Crowns • Root Canals • Dentures • Implants • Bridges	50%	50% (allowable amount set by MetLife)

Annual Maximum with Incentive Prevention



- Your annual maximum benefits coverage will increase by $250 if you get **two exams and cleanings in the prior year.**
- You keep the higher maximum benefit as long as you remain enrolled in the plan.
- Total maximum increase of $500.

TRS-Care Member needs a crown...

1 2 3 4

Retired Kindergarten teacher (25 years)

Kendra visits her network dentist

- Kendra learns she needs a crown which usually costs **$1,377.**[1]
- Since her dentist participates in the MetLife dental network, they have agreed to provide service for **$789**.
- Kendra's dental insurance covers 50% for this procedure, so her out-of-pocket costs are only **$394.50** (after deductible). Kendra's dentist submits the claim and she benefits from a savings of over **$900!**[2]

- [1] Based on MetLife data for a [crown (D2740)] in ZIP code 53201. This example is used for informational purposes only. Fees in your area may be different. Example assumes any deductible has been met and the annual maximum benefit has not been reached.
- [2] Hypothetical examples are for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your certificate of insurance for details about your coverage.

Savings that matter to TRS members: Out-of-pocket costs

"If I need a root canal…"*

	Bob chose in network	Marcie chose out of network
Dentist's usual charge	$1,460.00	$1,460.00
Negotiated fee	$682.00	N/A
The plan pays	$341.00	$341.00
	Bob pays $341.00 (after $50 deductible)	Marcie pays $1,119.00 (after $50 deductible)

Find a Dental Provider

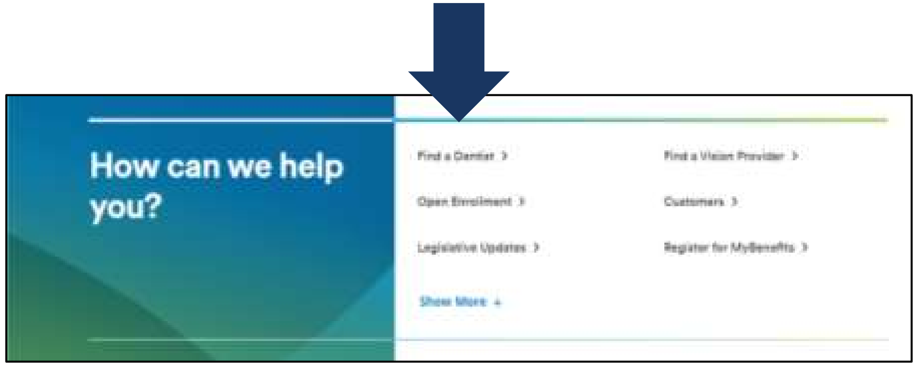
Choose from **thousands of general dentists and specialists** nationwide. Find the names, addresses, languages spoken and phone numbers of participating dentists with our **Find a Dentist** directory.

Step 1:

Go to www.metlife.com/info/trs-care

Step 2:

Select "Dental Coverage" then "Providers"



Step 3:

Select "Search" under "Find a Dentist" then select the "PDP Plus" network

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.

Teledentistry gives retirees more ways to see a dentist

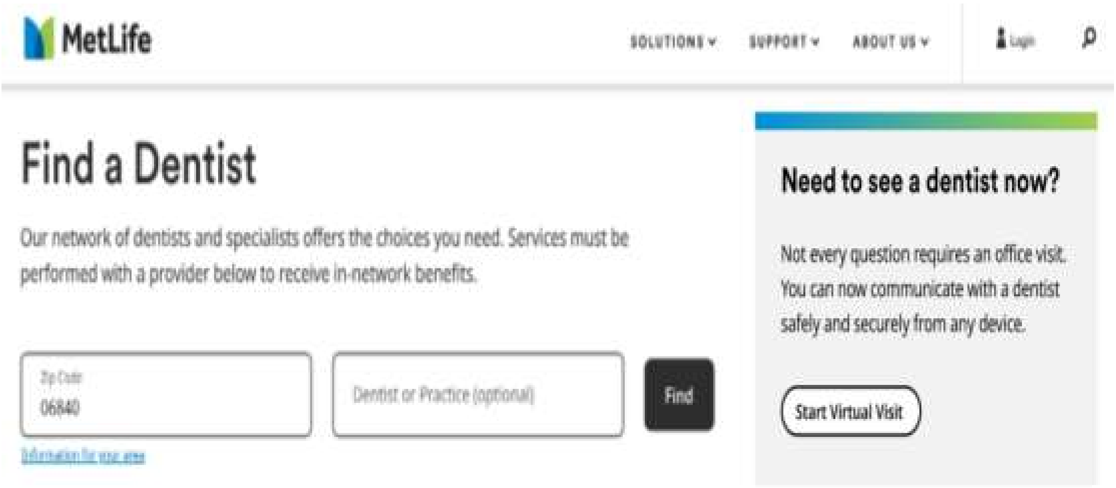
Retirees can meet with a licensed dentist almost immediately to discuss dental concerns in a secure video session.

How it works:

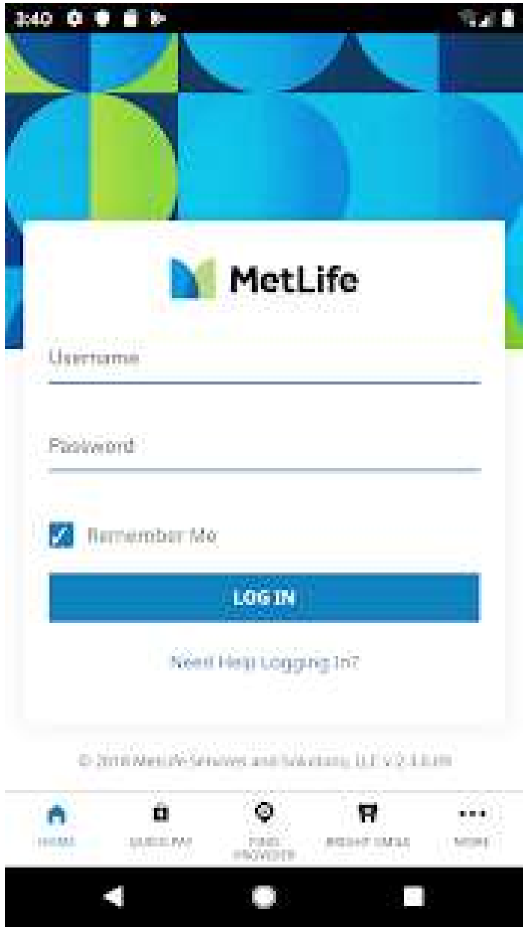
- Retiree logs in to MyBenefits account
- Register or log in to start your visit on dental.com
  Gather your dental history
- Start your call

Information needed:

- Retiree SSN
- Date of birth
- Email and password needed for registration and login



Dental Mobile App



Find an in-network Provider

- By name or location (zip code)
- SpotLite on Oral Health nominated
- Confirm dental network name

View your claims and dependent claims

Cost Estimator

Deductible and calendar year maximum status

View covered procedures

Access and print your electronic ID card

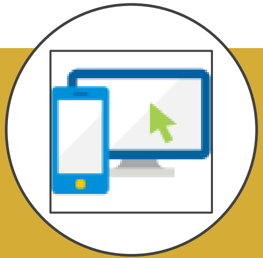
- You don't need your ID card to get dental services

Helping Members Make Smarter Choices

Oral Health Education made easy

Dentist Education & Communication

Patient Education & Communication



Visit MetLife's Oral Health Library

www.oralfitnesslibrary.com

TRS-CARE HEALTH EDUCATION
STATE FAIR

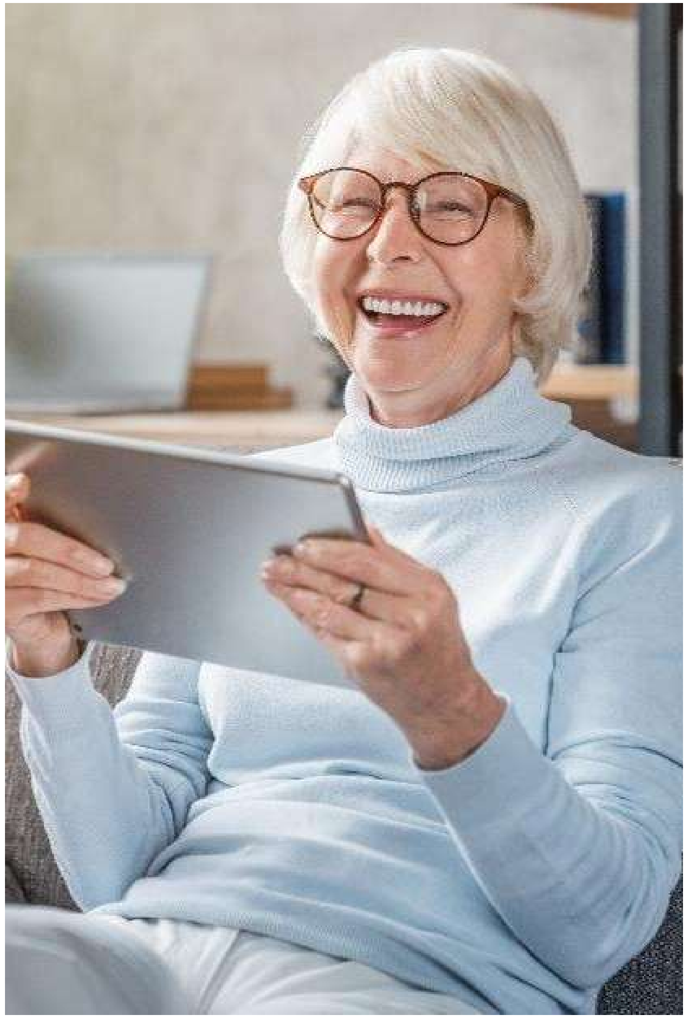
2027 TRS-Care Vision Benefits | MetLife

Vision exams are an important part of preventive care

Vision exams are key to early disease detection

Why members need vision benefits	30+ chronic medical conditions detected including:
Vision care, not just eyewear	Diabetes
More screen time	Hypertension
Affordability and Access	High Cholesterol

Superior Vision by MetLife: Savings, Choice and Convenience



In-network benefits for a wide range of covered services

- Coverage for annual eye exam
- Annual allowances (every 12 months) for either prescription eyeglasses or contact lenses
- Coverage for diabetic exam plus ophthalmological services
- Coverages and discounts on eyeglass lens enhancements
- Discounts on additional pairs of prescription glasses and contact lenses
- Discounts on laser vision correction
- Free hearing exam and a discount of up to 40% off the national average for hearing aids at select vision providers

Superior Vision by MetLife: Savings, Choice and Convenience

Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locations

Superior Vision's network includes the top 50 retailers – most notably:

- Costco
- Target Optical
- VisionWorks
- Walmart and more!

Out-of-network coverage

Various reimbursement levels for annual eye exams, lenses, frames, contacts

Vision Benefits Summary – Frames and Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Eye exam (one per frequency)	$15 copay	ONCE Every 12 Months
Eyewear	$10 copay	ONCE Every 12 Months
Frame Allowance	Covered up to $150 allowance after eyewear copay Additional $25 frame allowance at LensCrafters, select Pearl Vision, Target Optical, and participating independent providers Additional 20% off overage (not available at Walmart, Sam's Club and Target)	ONCE Every 12 Months
Standard Corrective Lenses • Single Vision • Lined bifocal/trifocal • Lenticular	Covered in full after eyewear copay	ONCE Every 12 Months

Vision Benefits Summary – Contact Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Contact Lens Allowance	$150 allowance, 10% off overage for disposable contacts; 20% off overage for conventional contacts (discount not available at Walmart and Sam's Club)	ONCE Every 12 Months
Contact Lens Fit and Follow-up	$30 copay Standard: Covered in full, after copay Specialty: $50 allowance, after copay	ONCE Every 12 Months

Vision Benefits Summary – Other discounts

Benefit Type	In-Network Coverage	Website
Hearing Exam and Hearing Aids	• Free hearing exam • 60-day money back guarantee for hearing aids • Four-year service warranty • Four-year supply of batteries	yourhearingnetwork.com
Lasik Benefits	• Traditional Lasik • Custom Lasik • Custom Lasik Bladeless	Qualsight.com

Vision Benefits Breakdown | Superior Vision Network

For Members with diabetes, glaucoma, and age-related vision issues

With the Diabetic Eyecare Benefit, members who have either Type 1 or Type 2 Diabetes who also have specific conditions such as Glaucoma or Age-Related Macular Degeneration will qualify for additional benefits.

Service or Material	In-network	Out-of-network
Diabetic Exam and Other Ophthalmological Services	**Covered in full after a $15 copay.**	**$100 allowance**

Services are not available at Walmart, Sam's Club and Costco

Access to many popular retail chains

We use retail chains you know and trust. The top 50 national and retail chains are in-network!

- 1800 Contacts
- America's Best
- BJ's Optical
- Clarkson Optometry
- Co/Op Optical
- Cohen's Fashion Optical
- Contacts Direct
- Costco Optical
- Dean Optical
- Doctors Valuvision
- Dr. Tavel's Family Eye Care
- Eyecare Associates
- EyeDoctors Optical Outlet
- Eye Works
- Eyecare Partners
- Eyecarecenter
- Eyeglass World
- Eyeglasses Unlimited Inc.
- Eyemart Express
- Eyemasters
- For Eyes
- General Vision Services
- Glasses.com
- H Rubin Vision Center
- Horizon Eye Care
- LensCrafters
- Lo Optical
- MyEyeDr
- National Vision Inc.
- Nationwide Optometry
- Nationwide Vision Centers
- Nationwide Vision inside JC Penney
- New Vision Optical
- North American RX I Wear Inc.
- Macy's Optical
- Meijer Vision Center
- Optical Inside CVS Pharmacy
- Opticare Vision Center
- Pearle Vision1
- RX Optical Laboratories
- Sam's Club
- SEE Eyewear
- Shopko Optical
- Sight Shop
- Site for Sore Eyes
- Spectacle Shoppe
- Spex
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- Today's Vision
- Vision 4 Less
- Vision Pro
- Vision Source
- Vision Values by Dr. Tavel
- Visionworks
- Vista Optical
- Vision Centers In Walmart
- Walmart
- Warby Parker

Additional Recruitment efforts if needed

TRS-Care Member Experience

Meet TRS Member, Reggie

Retired SPED Teacher (15 years)

- CFBISD, Country Place Elementary Carrollton
- Hobbies: Hiking with his dog, Bandit, and cooking with his wife, Michelle

1. Reggie learned about MetLife Superior Vision through a TRS-Care webinar.
2. He found a nearby Superior Vision eye doctor through the MetLife provider search tool and went in for his annual exam.
3. Reggie learned he needs bifocals which usually cost $482 total for the exam, frames and lenses, without insurance.
4. Reggie paid a $15 copay for his eye exam. He paid an additional $43.26 for his frames (plus a $10 materials copay) after his $150 frame allowance with an additional 20% off overage, and his bifocal lenses were covered in full.
5. Reggie's in-network doctor submits the claim and Reggie benefits from a $413.74 in savings!

Savings that matter to TRS members: Out-of-pocket costs

	Superior Vision Benefits
Exam	$15 copay
Frame	$150 allowance with 20% off overage
Materials Copay	$10 copay
Progressive lens: Standard	Covered in Full
Anti-reflective coating: Standard	Covered in Full
UV coating	Covered in Full
Polycarbonate (adult)	Up to $40
Photochromic tint	Covered in Full

Find a Vision Provider

Choose from **thousands of private practice Optometrists and Ophthalmologists** nationwide as well as many large retail chain stores.

Find the names, addresses, languages spoken and phone numbers of participating dentists with our **Find a Vision Provider** directory.

Step 1:

Go to www.metlife.com/info/trs-care

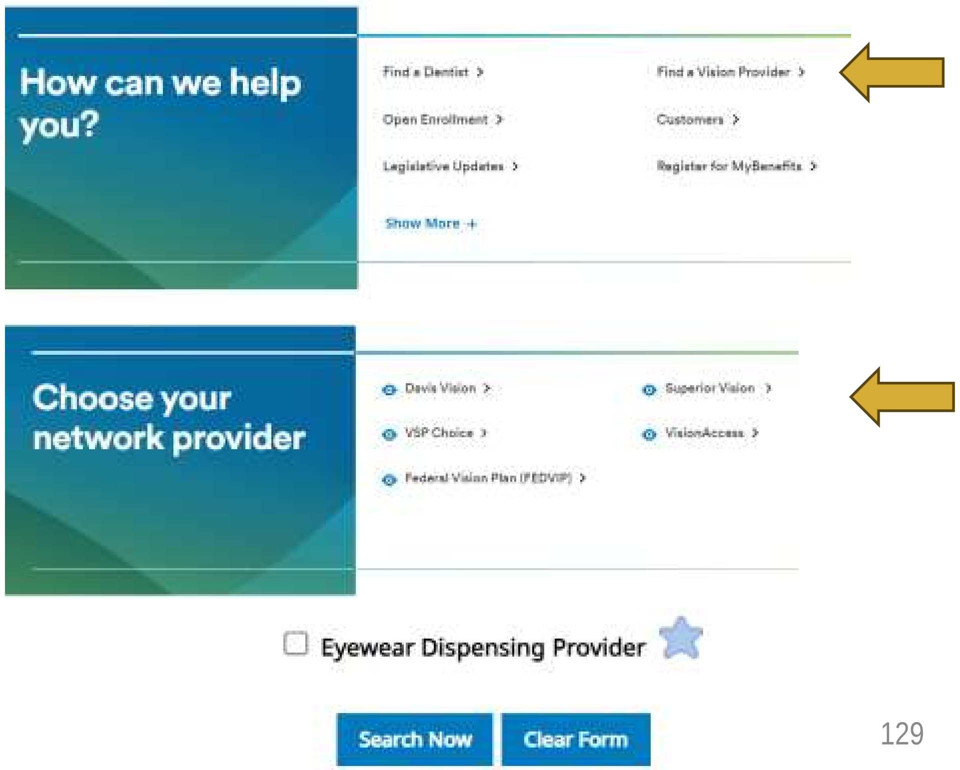
Step 2:

Select “Vision Coverage” then “Providers"

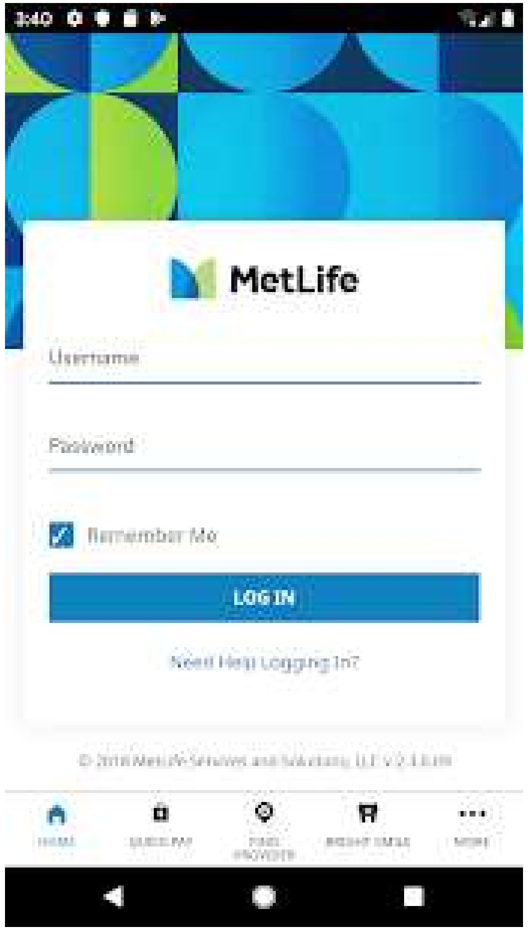
Step 3:

Select “Search" under “Find Vision Provider” then select the “Superior Vision” network

Enter your Zip, City or State and select the “Find a Dentist” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Mobile App



Find an in-network Provider

- By name, location (zip code) or miles to nearest provider
- Confirm vision network name

Access and print your electronic ID card

- You don't need your ID card to get vision services

TRS-CARE HEALTH EDUCATION
STATE FAIR

Up Next

Interactive Break: Let’s Move with United Healthcare

11:25 – 11:40 a.m.

TRS-CARE HEALTH EDUCATION

STATE FAIR

General Question & Answer Session

11:40 a.m. – 12:00 p.m.

TRS-Care Resources

Resources for All TRS Retirees

TRS Retiree Health

TRS-Care Plan Resources

2027 TRS-Care Plan Highlights

TRS-Care Dental & TRS-Care Vision (TRS)

TRS-Care Dental & TRS-Care Vision (MetLife)

TRS-Care Dental & TRS-Care Vision FAQs

TRS-Care Eligibility and Enrollment

Health Web Self-Service

TRS Health Events

TRS Health News and Tips

TRS Health Benefits Contacts

TRS-Care Resources

Resources for TRS Retirees without Medicare (Under 65 without disability)

[2027 TRS-Care Standard Welcome Letter (Mailer)]

[TRS-Care Standard Plan Resources (Non-Medicare Eligible)]

[Learn About Your TRS-Care Standard Coverage]

[TRS-Care Standard FAQs]

[Helpful Resources for TRS-Care Standard]

TRS-Care Resources

Resources for TRS Retirees with Medicare (65+ or with a disability)

[2027 TRS-Care Medicare Advantage Welcome Letter (Mailer)]

[A Limited-Time Opportunity to Enroll in TRS-Care Medicare Advantage]

[TRS-Care Medicare Advantage (TRS)]

[TRS-Care Medicare Advantage (Medical benefits from UnitedHealthcare)]

[TRS-Care Medicare Rx (Prescription benefits from Express Scripts by Evernorth)]

[Learn About Your TRS-Care Medicare Advantage Coverage]

[Comparing TRS-Care Medicare Advantage to Other Medicare Plans]

[Helpful Resources: TRS-Care Medicare Advantage]

[TRS-Care Medicare Advantage FAQs]

[Peace of Mind Resource: Retire in Place]

[Peace of Mind Resource: TRS Caregivers]

[Peace of Mind Resource: Plan with Purpose. Live with Confidence.]